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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Jeffry Jovan PHILYAW

Serial No.: 09/642,891

Filed: August 21, 2000

Group: 2161

Examiner: Not Yet Assigned

For: RETRIEVING PERSONAL ACCOUNT INFORMATION FROM A
WEB SITE BY READING A CREDIT CARDAssistant Commissioner of
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Washington, D.C. 20231

Dear Sir:

I hereby certify that this correspondence is being deposited with
the United States Postal Service as first class mail in an envelope
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John J. Arnott Reg. No. 39,095
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Technology Center 2100INFORMATION DISCLOSURE STATEMENT

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO-1449 listing information for consideration by the Office in connection with its examination of the above-captioned patent application.

It is brought to Examiner's attention that the references listed on the attached Form PTO-1449 were previously submitted to the Office in connection with prior applications, namely Application Serial Nos. 09/382,422 and 09/378,221, which are relied upon in the current application for an earlier filing date under 35 U.S.C. §120. Pursuant to 37 C.F.R. 1.98(d), copies of such previously submitted items are not provided herein.

To Applicant's knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. §1.97(b)(3), no fee is believed necessary for its consideration. Applicant requests that this information

INFORMATION DISCLOSURE STATEMENT

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disclosure statement be considered and that a copy of the Form PTO-1449 be returned to the undersigned indicating the consideration of each document listed.

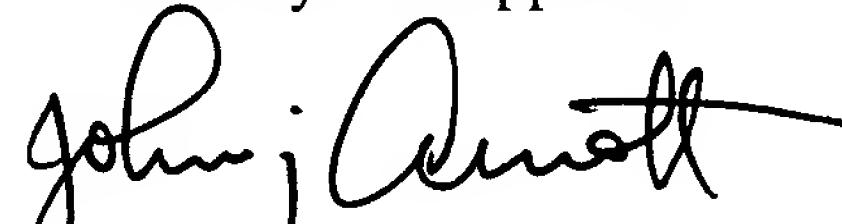
REMARKS

Applicant submits that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO-1449 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicant respectfully submits that his invention is patentable over the enclosed documents listed on Form PTO-1449.

Please charge any additional fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,338 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted,

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